



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [OCEANFIRST FINANCIAL CORP.](#)

City/State [TOMS RIVER, NJ](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [11,592,326](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OCEANFIRST FINANCIAL CORP.](#)
[975 HOOPER AVE](#)
[TOMS RIVER, NJ 08753](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	11,439,898			10,349,242			11,208,147			8,056,058			7,374,999		
Net income (\$000)	32,697			16,533			63,309			88,574			71,932		
Number of BHCs in peer group	133			123			128			146			154		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.57	2.67	39	3.11	2.94	55	2.81	2.77	44	3.20	3.21	42	3.28	3.33	40
+ Non-interest income	0.45	1.13	18	0.53	1.12	20	0.48	1.21	19	0.52	0.90	26	0.56	0.90	27
- Overhead expense	1.81	2.28	20	2.44	2.68	41	2.22	2.57	35	2.36	2.59	37	2.62	2.58	54
- Provision for credit losses	-0.02	-0.12	57	0.39	0.88	22	0.52	0.51	57	0.02	0.12	18	0.05	0.12	27
+ Securities gains (losses)	0	0.01	32	0	0.03	25	0.05	0.02	79	0	0.01	29	0	0	76
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	1.53	1.78	33	0.81	0.64	54	0.74	1.04	23	1.34	1.53	32	1.17	1.55	19
Net operating income	1.14	1.36	31	0.64	0.48	54	0.56	0.81	22	1.10	1.19	39	0.98	1.22	26
Net income	1.14	1.35	32	0.64	0.48	54	0.56	0.82	22	1.10	1.19	39	0.98	1.22	26
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.41				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.32	3.18	55	4.36	4.09	69	3.85	3.55	68	4.41	4.49	42	4.32	4.38	45
Interest expense	0.44	0.29	79	0.82	0.85	54	0.67	0.52	75	0.75	1.02	22	0.56	0.81	20
Net interest income (tax equivalent)	2.88	2.88	46	3.54	3.24	62	3.17	3.01	51	3.66	3.45	55	3.76	3.58	56
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.16	7	0.06	0.27	24	0.23	0.27	56	0.02	0.11	28	0.05	0.09	43
Earnings coverage of net loan and lease losses (X)	-151.75	25.70	5	25.38	17.23	74	7.34	22.91	34	80.03	22.46	83	33.78	29.27	62
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.76	1.49	9	0.37	1.32	6	0.78	1.58	10	0.27	0.94	2	0.30	0.94	2
Allowance for loan and lease losses / Total loans and leases	0.76	1.47	9	0.37	1.30	7	0.78	1.55	10	0.27	0.93	2	0.30	0.93	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.54	0.70	41	0.40	0.63	25	0.70	0.71	56	0.41	0.56	37	0.49	0.57	51
30–89 days past due loans and leases / Total loans and leases	0.21	0.33	42	0.65	0.52	71	0.45	0.39	68	0.24	0.31	48	0.46	0.32	76
Liquidity and Funding															
Net noncore funding dependence	-10.41	-0.51	20	11.48	14.37	42	-8.13	3.20	17	9.17	10.70	44	8.34	13.54	29
Net short-term noncore funding dependence	-11.21	-6.88	32	5.91	4.94	50	-9.08	-4.76	29	5.82	5.88	46	4.88	8.57	32
Net loans and leases / Total assets	67.87	60.99	72	75.54	64.23	83	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52
Capitalization															
Tier 1 leverage ratio	9.86	9.15	76	9.39	9.43	50	9.44	9.13	62	10.17	10.39	49	9.96	10.37	41
Holding company equity capital / Total assets	12.93	10.72	82	13.43	11.64	70	12.96	11.16	77	13.96	11.37	85	13.81	11.21	85
Total equity capital (including minority interest) / Total assets	12.93	10.85	80	13.43	11.80	69	12.96	11.29	77	13.96	11.43	85	13.81	11.30	83
Common equity tier 1 capital / Total risk-weighted assets	11.09	12.57	31	10.71	11.64	34	11.04	12.38	32	12.14	12.50	55	12.15	12.37	58
Net loans and leases / Equity capital (X)	5.25	5.73	44	5.63	5.59	52	5.22	5.58	44	5.38	6.55	25	5.37	6.70	21
Cash dividends / Net income	34.12	23.13	68	62.14	81.34	50	67.79	42.30	84	38.66	25.65	71	41.10	24.05	74
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			93.20				35.12
Growth Rates															
Assets	10.41	16.49	35	29.65	11.31	90	38.63	16.68	93	9.77	8.66	64	38.81	9.35	94
Equity capital	6.30	9.13	47	25.08	5.70	90	28.71	6.99	93	10.95	12.19	51	72.67	12.50	96
Net loans and leases	-0.81	7.22	31	32.88	9.91	91	24.75	9.07	86	11.26	8.63	70	40.68	10.51	94
Noncore funding	-67.74	-25.09	2	93.52	16.35	94	-30.71	-12.18	31	19.52	4.16	76	41.49	6.76	88
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	10.68	11.33	58	3.58	12.46	36	11.29	13.56	58	3.04	3.86	62	3.37	3.76	63
Equity investment in subsidiaries / Equity capital	101.78	102.85	47	106.38	103.91	66	101.44	102.81	43	104.83	104.21	55	106.79	104.10	64
Cash from ops + noncash items + op expense / Op expense + dividends	197.44	98.58	87	142.50	176.81	50	118.56	147.24	42	192.52	152.31	76	96.64	123.74	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	77,945	90,228	350,021	280,579	250,192	-13.61	269.36
Income from lease financing receivables.....	15	25	82	131	182	-40.00	36.36
Fully taxable income on loans and leases.....	77,748	90,253	350,103	280,710	250,374	-13.86	271.63
Tax-exempt income on loans and leases.....	212	0	0	0	0		9.84
Estimated tax benefit on income on loans and leases.....	56	0	0	0	0		-45.70
Income on loans and leases (tax equivalent).....	78,016	90,253	350,103	280,710	250,374	-13.56	267.70
Investment interest income (tax equivalent).....	5,782	7,097	25,201	24,376	23,434	-18.53	216.92
Interest on balances due from depository institutions.....	277	341	1,034	1,165	896	-18.77	855.17
Interest income on other earning assets.....	833	1,220	4,712	4,203	3,590	-31.72	308.33
Total interest income (tax equivalent)	84,908	98,911	381,050	310,454	278,294	-14.16	264.80
Interest on time deposits of \$250K or more	630	1,444	7,068	2,883	1,770	-56.37	
Interest on time deposits < \$250K.....	3,010	4,764	16,420	12,614	7,781	-36.82	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,857	7,727	24,802	22,935	13,028	-37.14	1108.21
Interest on other borrowings and trading liabilities.....	490	4,089	10,577	12,336	11,513	-88.02	-60.61
Interest on subordinated debt and mandatory convertible securities	2,283	538	7,790	2,055	2,060	324.35	
Total interest expense.....	11,270	18,562	66,657	52,823	36,152	-39.28	348.11
Net interest income (tax equivalent).....	73,638	80,349	314,393	257,631	242,142	-8.35	254.71
Non-interest income.....	12,878	13,585	53,257	42,228	41,053	-5.20	269.95
Adjusted operating income (tax equivalent)	86,516	93,934	367,650	299,859	283,195	-7.90	256.90
Overhead expense.....	51,691	63,148	248,943	190,251	193,456	-18.14	205.86
Provision for credit losses.....	-619	9,969	57,847	1,637	3,490		
Securities gains (losses)	0	0	5,878	0	248		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	43,731	20,972	82,551	108,238	86,298	108.52	545.19
Applicable income taxes	10,679	4,044	17,732	18,784	13,551	164.07	335.70
Tax equivalent adjustments	355	395	1,510	880	815	-10.13	188.62
Applicable income taxes (tax equivalent).....	11,034	4,439	19,242	19,664	14,366	148.57	328.67
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	32,697	16,533	63,309	88,574	71,932	97.77	677.76
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	32,697	16,533	63,309	88,574	71,932	97.77	677.76
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	32,697	16,533	63,309	88,574	71,932	97.77	677.76
Investment securities income (tax equivalent).....	5,782	7,097	25,201	24,376	23,434	-18.53	216.92
US Treasury and agency securities (excluding mortgage-backed securities)	589	955	3,067	3,088	2,188	-38.32	216.67
Mortgage-backed securities	3,048	3,844	14,036	15,301	16,034	-20.71	115.41
All other securities	2,145	2,298	8,098	5,987	5,212	-6.67	860.31
Cash dividends declared.....	11,156	10,274	42,917	34,241	29,564	8.58	407.78
Common	10,152	10,274	42,917	34,241	29,564	-1.19	362.08
Preferred.....	1,004	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.97	2.96	51	3.82	3.72	60	3.40	3.27	60	3.85	4.19	23	3.77	4.08	25
Less: Interest expense	0.39	0.27	76	0.72	0.78	49	0.59	0.48	72	0.66	0.95	19	0.49	0.75	18
Equals: Net interest income (tax equivalent)	2.57	2.67	39	3.11	2.94	55	2.81	2.77	44	3.20	3.21	42	3.28	3.33	40
Plus: Non-interest income	0.45	1.13	18	0.53	1.12	20	0.48	1.21	19	0.52	0.90	26	0.56	0.90	27
Equals: adjusted operating income (tax equivalent)	3.03	3.87	9	3.63	4.12	22	3.28	4.04	16	3.72	4.16	36	3.84	4.27	32
Less: Overhead expense	1.81	2.28	20	2.44	2.68	41	2.22	2.57	35	2.36	2.59	37	2.62	2.58	54
Less: Provision for credit losses	-0.02	-0.12	57	0.39	0.88	22	0.52	0.51	57	0.02	0.12	18	0.05	0.12	27
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.03	26	0.05	0.02	79	0	0.01	29	0	0	76
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.53	1.78	33	0.81	0.64	54	0.74	1.04	23	1.34	1.53	32	1.17	1.55	19
Less: Applicable income taxes (tax equivalent)	0.39	0.40	51	0.17	0.16	50	0.17	0.23	31	0.24	0.35	19	0.19	0.32	16
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.14	1.36	31	0.64	0.48	54	0.56	0.81	22	1.10	1.19	39	0.98	1.22	26
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.14	1.35	32	0.64	0.48	54	0.56	0.82	22	1.10	1.19	39	0.98	1.22	26
Memo: Net income (last four quarters)	0.69	1.07	17	0.97	0.98	38	0.56	0.82	22	1.10	1.19	38	0.98	1.22	25
Net income—BHC and noncontrolling (minority) interest	1.14	1.37	32	0.64	0.49	54	0.56	0.83	22	1.10	1.19	39	0.98	1.22	26
Margin Analysis															
Average earning assets / Average assets	89.43	93.08	10	87.74	91.24	14	88.37	92.32	10	87.32	93.22	2	87.43	93.23	2
Average interest-bearing funds / Average assets	67.44	62.97	71	72.53	66.92	75	73.63	64.06	82	80.42	70.66	83	79.04	70.70	80
Interest income (tax equivalent) / Average earning assets	3.32	3.18	55	4.36	4.09	69	3.85	3.55	68	4.41	4.49	42	4.32	4.38	45
Interest expense / Average earning assets	0.44	0.29	79	0.82	0.85	54	0.67	0.52	75	0.75	1.02	22	0.56	0.81	20
Net interest income (tax equivalent) / Average earning assets	2.88	2.88	46	3.54	3.24	62	3.17	3.01	51	3.66	3.45	55	3.76	3.58	56
Yield or Cost															
Total loans and leases (tax equivalent)	4	4.05	51	4.59	4.74	47	4.29	4.27	55	4.69	4.98	30	4.65	4.85	35
Interest-bearing bank balances	0.10	0.10	55	1.43	1.16	75	0.18	0.27	24	2.93	2.26	83	1.51	1.88	27
Federal funds sold and reverse repos		0.26			1.34			0.68		2.30	2.02	60		1.50	
Trading assets		0.39			0.75			0.60			0.49			0.70	
Total earning assets	3.31	3.15	56	4.34	4.05	70	3.83	3.51	69	4.40	4.47	43	4.30	4.33	47
Investment securities (tax equivalent)	1.84	1.84	48	2.56	2.60	46	2.36	2.25	62	2.47	2.74	25	2.31	2.69	21
US Treasury and agency securities (excluding mortgage-backed securities)	1.35	1.30	56	2.36	2.31	57	1.86	1.75	58	2.20	2.54	34	1.88	2.20	40
Mortgage-backed securities	1.67	1.60	60	2.59	2.49	62	2.38	2.05	81	2.51	2.54	51	2.33	2.44	37
All other securities	1.93	2.93	18	2.95	3.62	30	2.64	3.24	25	2.75	3.80	16	2.56	3.74	12
Interest-bearing deposits	0.41	0.26	79	0.75	0.90	39	0.58	0.53	60	0.65	1.13	12	0.41	0.85	10
Time deposits of \$250K or more	1.37	0.82	90	2.72	1.83	98	3.20	1.42	98	2.15	2.13	47	1.69	1.57	59
Time deposits < \$250K	1.14	0.78	82	1.98	1.69	70	1.41	1.36	53	1.61	1.91	20	1.08	1.42	19
Other domestic deposits	0.32	0.17	83	0.57	0.71	36	0.40	0.36	65	0.47	0.86	16	0.30	0.64	12
Foreign deposits		0.13			0.79			0.42			2.53			1.85	
Federal funds purchased and repos	0.29	0.18	82	0.46	1.14	16	0.45	0.62	48	0.43	1.23	24	0.25	1.03	22
Other borrowed funds and trading liabilities	0.04	1.38	9	1.46	1.90	26	0.96	1.50	27	1.65	1.03	55	1.65	2.10	9
All interest-bearing funds	0.58	0.42	75	0.99	1.15	38	0.81	0.74	62	0.82	1.34	12	0.62	1.06	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	12,878	13,585	53,257	42,228	41,053
Fiduciary activities income	599	515	2,052	2,102	2,245
Service charges on deposit accounts - domestic	2,884	3,688	11,915	14,891	14,992
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	30	1,112
Insurance activities revenue.....	0	0	0	0	14
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	34	73	217	252	161
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,916	186	8,519	277	588
Other non-interest income.....	7,445	9,123	30,554	24,676	21,941
Total overhead expenses	51,691	63,148	248,943	190,251	193,456
Personnel expense.....	28,025	29,521	112,781	88,829	81,870
Net occupancy expense.....	6,812	7,329	29,234	24,886	26,234
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,394	1,578	6,186	4,027	3,811
Other operating expenses.....	15,460	24,720	100,742	72,509	81,541
Fee income on mutual funds and annuities.....	0	0	0	30	841
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	978	1,077	985	886	850
Average personnel expense per employee.....	28.66	27.41	114.50	100.26	96.32
Average assets per employee.....	11,697.24	9,609.32	11,378.83	9,092.62	8,676.47

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.10	11	0	2.64	10	0	2.02	10	0.07	0.66	71	2.05	1.69
Overhead expenses / Net Interest Income + non-interest income	59.99	59.31	52	67.51	63.90	67	67.99	62.28	75	63.63	61.79	59	68.51	61.22
Percent of Average Assets														
Total overhead expense	1.81	2.28	20	2.44	2.68	41	2.22	2.57	35	2.36	2.59	37	2.62	2.58
Personnel expense.....	0.98	1.28	20	1.14	1.36	26	1.01	1.30	23	1.10	1.50	17	1.11	1.46
Net occupancy expense.....	0.24	0.24	47	0.28	0.27	58	0.26	0.26	53	0.31	0.32	48	0.36	0.31
Other operating expenses.....	0.59	0.73	37	1.02	0.98	69	0.95	0.94	68	0.95	0.76	76	1.16	0.79
Overhead less non-interest income	1.36	1.10	73	1.92	1.47	78	1.75	1.25	80	1.84	1.65	65	2.07	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	59.75	58.69	55	67.23	63.38	69	67.71	61.82	75	63.45	59.91	69	68.31	60.51
Personnel expense.....	32.39	33.28	38	31.43	33.17	35	30.68	32.36	35	29.62	34.17	26	28.91	34.42
Net occupancy expense.....	7.87	6.42	73	7.80	6.75	69	7.95	6.58	72	8.30	7.50	61	9.26	7.33
Other operating expenses.....	19.48	18.45	63	28	22.88	79	29.08	22.28	83	25.52	17.93	95	30.14	18.28
Total non-interest income	14.89	28.42	21	14.46	26.40	24	14.49	28.83	22	14.08	19.83	33	14.50	20.30
Fiduciary activities income	0.69	2.15	36	0.55	2.03	35	0.56	2.09	35	0.70	1.61	52	0.79	1.95
Service charges on domestic deposit accounts	3.33	3.21	51	3.93	3.92	47	3.24	3.27	49	4.97	3.21	83	5.29	3.58
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	0.07	41	0	0.03
Investment banking fees and commissions.....	0	2.51	7	0	2.81	6	0	2.46	6	0.01	0.91	38	0.39	0.85
Insurance activities revenue.....	0	0.38	11	0	0.40	14	0	0.41	11	0	0.37	22	0	0.46
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0	50	0	0.49
Net servicing fees	0.04	0.99	31	0.08	-0.41	62	0.06	0.01	60	0.08	0.22	47	0.06	0.52
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0	48	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets	2.21	3.74	45	0.20	1.88	27	2.32	3.92	51	0.09	2.27	20	0.21	1.98
Other non-interest income.....	8.61	8.65	60	9.71	9.85	62	8.31	9.65	49	8.23	7.41	66	7.75	7.05
Overhead less non-interest income	44.86	29.66	87	52.76	36.23	84	53.23	31.93	89	49.36	39.47	79	53.82	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.42	21.04	81	19.28	17.54	54	21.48	18.63	65	17.35	21.51	20	15.70	18.37
Applicable income tax + TE / Pretax net operating income + TE	25.23	22.74	78	21.17	22.86	36	23.31	21.18	65	18.17	23.31	11	16.65	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	7,390,623	7,451,968	7,287,740	5,776,591	5,197,917	-0.82	288.04	
Commercial and industrial loans	458,646	394,671	417,464	330,293	254,002	16.21	350.55	
Loans to individuals	64,081	93,135	77,049	99,342	131,957	-31.20	1203.52	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	0	0	0	0	0	0		
Other loans and leases	14,055	21,184	22,829	18,306	11,922	-33.65	117.33	
Less: Unearned income	0	0	0	0	0	-100.00		
Loans and leases, net of unearned income	7,927,405	7,960,958	7,805,082	6,224,532	5,595,798	-0.42	293.11	
Less: Allowance for loan and lease losses	59,976	29,635	60,735	16,852	16,577	102.38	269.90	
Net loans and leases	7,867,429	7,931,323	7,744,347	6,207,680	5,579,221	-0.81	293.30	
Debt securities that reprice or mature in over 1 year	1,027,345	987,740	1,023,953	850,043	897,058	4.01	232.42	
Mutual funds and equity securities	106,796	22,677	141,372	15,522	19,592	370.94		
Subtotal	9,001,570	8,941,740	8,909,672	7,073,245	6,495,871	0.67	289.77	
Interest-bearing bank balances	1,019,215	152,456	1,150,686	38,601	40,891	568.53	6426.74	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	325,211	82,781	98,316	69,790	50,469	292.86	236.49	
Trading assets	0	0	0	0	0			
Total earning assets	10,345,996	9,176,977	10,158,674	7,181,636	6,587,231	12.74	327.22	
Non-interest-bearing cash and due from depository institutions	99,481	96,811	88,305	77,939	71,470	2.76	421.69	
Premises, fixed assets, and leases	137,049	135,381	135,431	125,157	115,731	1.23	383.90	
Other real estate owned	106	484	106	264	1,381	-78.10	-98.83	
Investment in unconsolidated subsidiaries	2,655	2,655	2,655	2,345	2,345	0.00	233.12	
Intangible and other assets	1,008,756	1,089,917	1,066,812	872,528	746,745	-7.45	781.35	
Total assets	11,592,326	10,499,696	11,450,269	8,259,869	7,524,903	10.41	347.00	
Quarterly average assets	11,439,898	10,349,242	11,695,875	8,207,462	7,525,012	10.54	338.59	
Average loans and leases (YTD)	7,800,361	7,873,209	8,170,210	5,991,569	5,379,160	-0.93	290.22	
Memoranda								
Loans held-for-sale	43,174	17,782	45,524	0	0	142.80	1175.07	
Loans not held-for-sale	7,884,231	7,943,176	7,759,558	6,224,532	5,595,798	-0.74	291.63	
Real estate loans secured by 1–4 family	2,710,306	3,147,927	2,883,928	2,827,235	2,568,565	-13.90	157.81	
Commercial real estate loans	4,676,337	4,300,421	4,399,802	2,945,844	2,626,428	8.74	450.33	
Construction and land development	404,533	400,767	426,480	232,465	266,370	0.94	329.06	
Multifamily	858,951	707,250	745,719	516,279	443,355	21.45	2064.31	
Nonfarm nonresidential	3,412,853	3,192,404	3,227,603	2,197,100	1,916,703	6.91	376.81	
Real estate loans secured by farmland	3,980	3,620	4,010	3,512	2,924	9.94	10.86	
Total investment securities	1,459,352	1,093,198	1,263,641	935,355	967,119	33.49	259.71	
U.S. Treasury securities	400	1,001	0	999	985	-60.04		
US agency securities (excluding mortgage-backed securities)	176,689	164,653	182,334	156,361	117,242	7.31	120.58	
Municipal securities	276,179	232,191	238,403	124,450	123,978	18.94	2182.28	
Mortgage-backed securities	730,795	593,659	625,970	561,862	642,590	23.10	175.12	
Asset-backed securities	103,470	10,344	16,584	10,322	10,816	900.29		
Other debt securities	65,023	68,673	58,978	65,839	51,916	-5.32	35.82	
Mutual funds and equity securities	106,796	22,677	141,372	15,522	19,592	370.94		
Available-for-sale securities	268,511	153,737	183,302	150,960	100,717	74.66	792.51	
U.S. Treasury securities	400	1,001	0	999	985	-60.04		
US agency securities (excluding mortgage-backed securities)	171,499	152,307	176,942	149,437	98,740	12.60	470.05	
Municipal securities	0	25	0	25	0	-100.00		
Mortgage-backed securities	145	404	193	499	992	-64.11		
Asset-backed securities	96,467	0	6,167	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	15,701	11,796	29,498	8,414	-8,980	33.10	423.89	
Available-for-sale securities appreciation (depreciation)	2,620	4,054	3,152	1,320	-804	-35.37	1450.30	
Structured notes, fair value	104,241	9,184	17,189	10,263	0	1035.03		
Pledged securities	518,974	452,715	431,252	474,927	563,142	14.64	35.02	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,169,325	644,252	2,116,929	360,075	301,516	236.72	2124.88
NOW, ATS and transaction accounts	773,411	350,389	768,307	416,858	364,742	120.73	459.55
Time deposits less brokered deposits < \$250K	836,289	1,071,305	974,275	790,780	748,606	-21.94	
MMDA and other savings accounts	5,484,969	5,512,058	5,191,966	4,633,229	4,302,157	-0.49	270.79
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,263,994	7,578,004	9,051,477	6,200,942	5,717,021	22.25	399.64
Time deposits of \$250K or more	161,606	279,816	204,969	145,082	116,805	-42.25	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	134,465	90,175	128,454	71,739	61,760	49.12	60.24
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	471,693	0	363,024	280,618	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	356,117	0	177,058	174,092	-100.00	-100.00
Brokered deposits < \$250K	111,003	64,030	191,033	0	0	73.36	
Noncore funding	407,074	1,261,831	524,456	756,903	633,275	-67.74	-12.27
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	231,401	121,384	238,861	97,651	97,199	90.64	893.27
Other liabilities	191,138	128,643	151,345	51,254	38,050	48.58	1655.98
Total liabilities	10,093,607	9,089,862	9,966,139	7,106,750	6,485,545	11.04	329.10
Equity Capital							
Perpetual preferred stock (including surplus)	55,527	0	55,527	0	0		
Common stock	611	608	609	519	483	0.49	81.85
Common surplus	1,086,763	1,078,439	1,082,189	840,693	757,963	0.77	301.02
Retained earnings	398,280	364,273	378,268	358,666	305,056	9.34	72.40
Accumulated other comprehensive income	312	509	621	-1,208	-3,450	-38.70	
Other equity capital components	-42,774	-33,995	-33,084	-45,551	-20,694		
Total holding company equity capital	1,498,719	1,409,834	1,484,130	1,153,119	1,039,358	6.30	521.68
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,498,719	1,409,834	1,484,130	1,153,119	1,039,358	6.30	521.68
Total liabilities and capital	11,592,326	10,499,696	11,450,269	8,259,869	7,524,903	10.41	347.00
Memoranda							
Non-interest-bearing deposits	2,169,325	644,252	2,116,929	360,075	301,516	236.72	2124.88
Interest-bearing deposits	7,367,278	7,277,598	7,330,550	5,985,949	5,532,310	1.23	290.88
Total deposits	9,536,603	7,921,850	9,447,479	6,346,024	5,833,826	20.38	381.09
Long-term debt that reprices within 1 year	35,000	82,500	81,804	72,500	72,500	-57.58	55.56
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,484,130	1,153,119	1,153,119	1,039,358	601,941		
Accounting restatements	0	-4	-4	0	0		
Net income	32,697	16,533	63,309	88,574	71,932		
Net sale of new perpetual preferred stock	0	0	55,527	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	9,994	14,814	14,814	26,066	10,837		
Changes incident to business combinations	0	261,445	261,445	76,481	402,555		
Less: Dividends declared	11,156	10,274	42,917	34,241	29,564		
Change in other comprehensive income	-309	1,717	1,830	2,241	1,753		
Changes in debit to ESOP liability	0	0	0	0	-8,400		
Other adjustments to equity capital	3,351	2,112	6,635	6,772	9,978		
Holding company equity capital, ending balance	1,498,719	1,409,834	1,484,130	1,153,119	1,039,358		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	63.75	36.10	92	70.97	38.37	95	63.65	36.22	93	69.94	52.67	88	69.08	53.63	81
Commercial and industrial loans	3.96	13.88	8	3.76	12.73	12	3.65	13.52	10	4	11.45	11	3.38	11.42	8
Loans to individuals	0.55	3.42	29	0.89	3.84	34	0.67	3.40	32	1.20	2.71	59	1.75	2.65	64
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0	44	0	0	44
Agricultural loans.....	0	0.19	10	0	0.20	11	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases.....	0.12	4.29	4	0.20	4.96	3	0.20	4.63	4	0.22	1.08	51	0.16	2.64	17
Net loans and leases.....	67.87	60.99	72	75.54	64.23	83	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52
Debt securities over 1 year.....	8.86	16.70	18	9.41	14.63	20	8.94	15.55	21	10.29	13.66	33	11.92	13.20	48
Mutual funds and equity securities	0.92	0.06	98	0.22	0.05	91	1.23	0.05	99	0.19	0.06	84	0.26	0.05	90
Subtotal	77.65	78.43	35	85.16	80.12	65	77.81	78.16	31	85.63	86.76	36	86.32	87.24	36
Interest-bearing bank balances	8.79	9.08	51	1.45	4.14	24	10.05	7.51	70	0.47	2.97	12	0.54	2.30	27
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less	2.81	1.59	82	0.79	1.72	39	0.86	1.68	37	0.84	2.10	36	0.67	2.14	38
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets.....	89.25	91.48	19	87.40	89.78	23	88.72	91.05	17	86.95	92.39	2	87.54	92.24	3
Non-interest cash and due from depository institutions.....	0.86	1	40	0.92	1.12	34	0.77	1.07	31	0.94	1.14	38	0.95	1.25	32
Other real estate owned.....	0	0.02	17	0	0.03	25	0	0.02	15	0	0.04	29	0.02	0.04	48
All other assets.....	9.91	7.44	82	11.70	9.05	78	10.52	7.82	85	12.11	6.41	97	11.51	6.39	97
Memoranda															
Short-term investments	11.60	11.92	56	2.24	7.73	16	10.91	11.17	55	1.31	5.36	10	1.21	4.70	16
U.S. Treasury securities.....	0	0.98	30	0.01	0.86	34	0	0.84	17	0.01	0.29	59	0.01	0.37	59
US agency securities (excluding mortgage-backed securities)	1.52	0.73	79	1.57	0.51	87	1.59	0.63	83	1.89	1.25	68	1.56	1.67	60
Municipal securities	2.38	1.77	66	2.21	1.44	69	2.08	1.69	65	1.51	2.58	44	1.65	2.66	46
Mortgage-backed securities	6.30	12.38	19	5.65	11.43	16	5.47	11.75	17	6.80	9.38	36	8.54	8.73	55
Asset-backed securities	0.89	0.35	81	0.10	0.27	66	0.14	0.32	64	0.12	0.30	76	0.14	0.26	79
Other debt securities	0.56	0.46	67	0.65	0.39	75	0.52	0.42	68	0.80	0.53	70	0.69	0.52	70
Loans held-for-sale.....	0.37	0.46	59	0.17	0.40	45	0.40	0.52	51	0	0.39	8	0	0.29	9
Loans held for investment	68.01	61.15	72	75.65	64.43	83	67.77	61.72	65	75.36	72.01	63	74.36	73.24	52
Real estate loans secured by 1–4 family	23.38	11.69	90	29.98	13.18	92	25.19	11.91	91	34.23	16.02	91	34.13	16.83	89
Revolving	1.18	1.51	50	1.87	2.02	53	1.32	1.66	51	2.08	2.24	52	2.66	2.43	58
Closed-end, secured by first liens	21.12	9.76	89	26.67	10.62	92	22.71	9.81	92	30.42	13.07	91	29.52	13.60	89
Closed-end, secured by junior liens	1.08	0.21	92	1.44	0.28	93	1.15	0.22	93	1.73	0.37	98	1.96	0.41	97
Commercial real estate loans	40.34	22.27	91	40.96	23.11	89	38.43	22.22	89	35.66	33.26	61	34.90	33.39	60
Construction and land development	3.49	3.32	55	3.82	3.46	59	3.72	3.40	58	2.81	5	27	3.54	4.78	38
Multifamily.....	7.41	3.21	89	6.74	3.23	86	6.51	3.12	86	6.25	4.76	73	5.89	5.12	73
Nonfarm nonresidential	29.44	14.77	94	30.40	15.32	91	28.19	14.72	92	26.60	21.85	74	25.47	21.85	69
Real estate loans secured by farmland.....	0.03	0.33	40	0.03	0.35	39	0.04	0.33	40	0.04	0.95	34	0.04	0.88	30

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	93.23	57.91	98	93.61	57.83	98	93.37	57.15	98	92.80	72.74	92	92.89	72.88	90
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	93.23	57.91	98	93.61	57.83	98	93.37	57.15	98	92.80	72.74	92	92.89	72.88	90
Real estate loans secured by 1–4 family.....	34.19	19.43	88	39.54	20.44	91	36.95	19.43	92	45.42	22.29	90	45.90	23.13	89
Revolving	1.73	2.45	44	2.47	3.09	45	1.94	2.64	44	2.76	3.13	51	3.57	3.34	59
Closed-end.....	32.46	16.76	90	37.07	17.13	91	35.01	16.59	92	42.66	18.71	92	42.33	19.33	90
Commercial real estate loans	58.99	35.36	91	54.02	34.31	86	56.37	34.63	88	47.33	46.16	56	46.94	45.57	56
Construction and land development.....	5.10	5.29	51	5.03	5.12	54	5.46	5.26	57	3.73	6.97	26	4.76	6.53	37
1–4 family.....	2.12	1.05	80	2.12	0.98	79	2.46	0.93	85	1.75	1.47	65	2.17	1.52	72
Other	2.98	4.21	41	2.91	4	44	3.01	4.19	41	1.99	5.34	18	2.59	4.90	27
Multifamily.....	10.84	5.08	88	8.88	4.90	84	9.55	4.96	86	8.29	6.42	73	7.92	6.76	72
Nonfarm nonresidential	43.05	23.47	95	40.10	22.69	90	41.35	22.93	93	35.30	30.59	70	34.25	30.16	66
Owner-occupied.....	13.45	7.93	82	15.34	7.70	86	13.88	7.68	84	12.73	10.68	66	13.24	10.31	71
Other.....	29.60	15.25	95	24.76	14.76	85	27.47	14.95	95	22.56	19.36	68	21.01	19.35	61
Real estate loans secured by farmland.....	0.05	0.56	41	0.05	0.53	38	0.05	0.54	41	0.06	1.38	34	0.05	1.27	30
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans	5.79	23.16	5	4.96	20.31	8	5.35	22.17	7	5.31	16.16	8	4.54	16.21	9
Loans to individuals	0.81	6.02	26	1.17	6.48	30	0.99	6.13	31	1.60	4	58	2.36	3.89	63
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans.....	0	0.33	10	0	0.31	11	0	0.32	11	0	0.78	17	0	0.69	18
Other loans and leases.....	0.18	8.05	4	0.27	9.38	3	0.29	9.09	4	0.29	1.48	51	0.21	3.74	16
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	684.35	382.51	94	785.62	401.07	97	688.17	381.27	95	714.40	493.53	90	715.43	505.61	87
Real estate loans secured by 1–4 family.....	250.97	124.29	90	331.87	138.65	94	272.32	125.03	92	349.65	151.03	92	353.53	161.34	89
Revolving	12.72	16.14	49	20.72	21.22	55	14.33	17.42	50	21.26	21.25	57	27.51	23.52	61
Closed-end.....	238.25	106.79	91	311.15	115.78	93	258	106.14	92	328.38	127.10	93	326.02	134.73	91
Commercial real estate loans	433.02	237.40	90	453.37	240.54	92	415.46	234.65	89	364.32	311.74	69	361.49	316.03	67
Construction and land development.....	37.46	35.26	57	42.25	35.93	61	40.27	35.62	60	28.75	46.63	31	36.66	44.92	44
1–4 family.....	15.58	6.84	81	17.83	6.92	84	18.10	6.34	87	13.44	9.52	69	16.73	10.21	75
Other	21.88	28.01	42	24.42	27.85	46	22.17	28.16	46	15.31	35.90	20	19.93	33.75	28
Multifamily.....	79.54	34.02	87	74.56	33.54	86	70.42	32.74	88	63.85	44.76	76	61.02	48.38	74
Nonfarm nonresidential	316.02	157.71	92	336.56	159.79	93	304.78	155.06	91	271.72	206.64	79	263.81	208.15	72
Owner-occupied.....	98.74	52.99	85	128.72	54.16	91	102.31	52.37	85	98.03	71.54	78	101.97	70.68	78
Other	217.28	102.29	94	207.84	103.49	91	202.46	100.54	93	173.69	130.65	78	161.83	134.17	71
Real estate loans secured by farmland.....	0.37	3.50	39	0.38	3.48	39	0.38	3.44	40	0.43	8.66	34	0.40	8.13	30
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans	42.47	145.22	9	41.61	132.09	10	39.42	139.91	11	40.85	106.70	14	34.96	107.07	9
Loans to individuals	5.93	35.91	29	9.82	40.80	34	7.28	37.47	32	12.29	24.83	61	18.16	24.45	66
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans.....	0	1.94	10	0	1.90	11	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases.....	1.30	47.52	5	2.23	54.71	4	2.16	49.54	4	2.26	10.25	51	1.64	25.58	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	45.87	27.81	88	39.05	27.16	80	42.80	27.32	86	35.07	35.38	56	33.70	35.09	50
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	336.71	185.94	88	327.71	188.67	87	315.41	183.76	88	269.94	239.13	67	259.52	243.62	63
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	435.45	243.39	89	456.43	248.20	91	417.73	240.85	89	367.97	315.15	69	361.49	318.90	66

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	11.60	11.92	56	2.24	7.73	16	10.91	11.17	55	1.31	5.36	10	1.21	4.70	16
Liquid assets	17.20	27.16	21	9.13	22.73	6	17.60	26.22	27	10.12	16.28	19	11.60	15.56	36
Investment securities	12.59	18.78	26	10.41	16.91	19	11.04	17.85	24	11.32	16.41	25	12.85	16.02	38
Net loans and leases	67.87	60.99	72	75.54	64.23	83	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52
Net loans, leases and standby letters of credit	68.06	61.79	71	75.79	65.22	82	67.83	62.48	64	75.48	72.78	59	74.41	73.71	51
Core deposits	79.91	73.69	70	72.17	64.18	66	79.05	70.67	72	75.07	71.61	66	75.97	69.97	73
Noncore funding	3.51	11.95	14	12.02	19.78	30	4.58	14.13	17	9.16	14.61	29	8.42	16.58	21
Time deposits of \$250K or more	1.39	1.96	42	2.66	2.95	52	1.79	2.11	49	1.76	4.33	14	1.55	4.28	15
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	1.16	1.22	63	0.86	1.77	47	1.12	1.47	57	0.87	0.77	61	0.82	0.96	58
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	1.16	0.60	73	0.86	0.97	56	1.12	0.54	69	0.87	0.75	63	0.82	0.97	60
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1.11	10	4.49	3.69	68	0	1.24	7	4.40	2.75	73	3.73	3.63	58
Earning assets that reprice within 1 year	31.49	38.67	29	21.52	39.59	10	31.04	39.38	27	20.25	33.16	17	18.67	32.35	16
Interest-bearing liabilities that reprice within 1 year	6.43	7.73	53	8.90	10.23	53	8.49	8.20	68	6.33	18.54	12	5.82	18.20	14
Long-term debt that reprices within 1 year	0.30	0.28	73	0.79	0.79	73	0.71	0.47	79	0.88	0.15	89	0.96	0.16	88
Net assets that reprice within 1 year	24.76	29.49	38	11.83	27.26	13	21.84	29.11	34	13.05	13.71	44	11.89	12.98	43
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-10.41	-0.51	20	11.48	14.37	42	-8.13	3.20	17	9.17	10.70	44	8.34	13.54	29
Net short-term noncore funding dependence	-11.21	-6.88	32	5.91	4.94	50	-9.08	-4.76	29	5.82	5.88	46	4.88	8.57	32
Short-term investment / Short-term noncore funding	401.24	246.74	81	30.81	77.70	34	284.10	184.19	76	20.84	78.10	28	22.37	62.28	40
Liquid assets - short-term noncore funding / Nonliquid assets	17.29	30.67	32	2.05	16.50	26	16.70	28.18	37	4.25	6.90	46	6.99	4.17	61
Net loans and leases / Total deposits	82.50	76.22	67	100.12	88.34	83	81.97	79.43	59	97.82	90.96	70	95.64	92.88	56
Net loans and leases / Core deposits	84.92	83.77	59	104.66	101.46	62	85.56	88.34	51	100.11	102.55	46	97.59	106.50	32
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.54	0.62	77	1.28	1.57	56	2.95	1.57	76	1.06	0.36	83	-1.26	-0.47	15
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.26	1.31	30	0.44	3.85	9	0.32	4.31	5	0.17	1.28	13	-0.11	-1.95	90
Structured notes appreciation (depreciation) / Tier 1 capital	0.08	0	86	-0.13	-0.04	18	0.06	0.02	84	-0.01	-0.02	28		-0.04	
Percent of Investment Securities															
Held-to-maturity securities	74.28	12.84	97	83.86	12.92	98	74.31	11.38	98	82.20	7.25	97	87.56	10.76	97
Available-for-sale securities	18.40	85.49	2	14.06	85.17	1	14.51	87.23	1	16.14	91.33	3	10.41	88.32	2
U.S. Treasury securities	0.03	5.10	33	0.09	5.04	33	0	4.72	16	0.11	2.07	59	0.10	2.08	59
US agency securities (excluding mortgage-backed securities)	12.11	4.35	82	15.06	3.36	89	14.43	4.01	85	16.72	8.16	76	12.12	11	61
Municipal securities	18.92	9.71	76	21.24	8.69	81	18.87	9.83	76	13.31	15.40	54	12.82	16.63	50
Mortgage-backed securities	50.08	66.67	24	54.30	68.40	26	49.54	66.64	22	60.07	57.07	46	66.44	54.50	63
Asset-backed securities	7.09	1.97	85	0.95	1.67	67	1.31	1.91	68	1.10	1.70	76	1.12	1.54	79
Other debt securities	4.46	3.05	70	6.28	2.67	79	4.67	3.01	73	7.04	3.73	78	5.37	3.75	71
Mutual funds and equity securities	7.32	0.36	99	2.07	0.35	92	11.19	0.35	99	1.66	0.49	84	2.03	0.41	90
Debt securities 1 year or less	22.28	9.29	84	7.57	10.98	47	7.78	10.55	50	7.46	13.55	41	5.22	13.91	35
Debt securities 1 to 5 years	16.12	16.09	55	20.55	17.72	60	18.38	17.03	56	23.49	23.43	56	17.82	23.42	43
Debt securities over 5 years	54.27	72.48	21	69.81	67.50	42	62.65	69.86	35	67.39	58.63	54	74.94	58.36	70
Pledged securities	35.56	33.48	54	41.41	36.65	57	34.13	35.67	47	50.78	43.76	58	58.23	42.20	67
Structured notes, fair value	7.14	0.05	98	0.84	0.04	94	1.36	0.02	96	1.10	0.09	92	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	471.52	156.41	90	96.56	53.90	77	1,052.31	183.32	96	18.64	32.84	55	-28.47	16.28	19
Investment securities	33.49	31.91	66	5.10	9.51	46	35.10	23.62	71	-3.28	4.80	29	13.10	8.02	69
Core deposits	22.25	29.18	29	22.77	12	82	45.97	26.88	88	8.46	9.96	50	33.45	10.40	90
Noncore funding	-67.74	-25.09	2	93.52	16.35	94	-30.71	-12.18	31	19.52	4.16	76	41.49	6.76	88

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,316,221	1,035,613	809,410
Commit: Secured commercial real estate loans	280,415	484,848	344,886	316,616	217,537
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	22,114	26,812	22,723	26,603	20,191
Commercial and similar letters of credit	2,978	4,534	3,020	455	653
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	50,366	15,992	15,525	16,143	16,735
Credit derivatives - notional amount (holding company as beneficiary)	11,899	0	4,219	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	62,265	15,992	19,744	16,143	16,735
Derivative Contracts					
Interest rate futures and forward contracts	60,909	46,704	26,153	0	198
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,630,673	991,581	1,451,755	675,239	118,611
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						11.50	22.01	13	12.54	16.97	24	10.76	17.31	16	
Standby letters of credit	0.19	0.67	16	0.26	0.78	25	0.20	0.71	17	0.32	0.36	51	0.27	0.35	44
Commercial and similar letters of credit	0.03	0.02	74	0.04	0.02	78	0.03	0.02	75	0.01	0.01	78	0.01	0.01	80
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0.43	0.28	73	0.15	0.41	62	0.14	0.35	62	0.20	0	96	0.22	0.02	91
Credit derivatives - notional amount (holding company as beneficiary)	0.10	0.18	66	0	0.33	28	0.04	0.30	62	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.54	0.16	83	0.15	0.38	78	0.17	0.30	76	0.20	0	97	0.22	0	96
Derivative contracts	14.59	42.67	43	9.89	54.47	25	12.91	48.62	34	8.17	2.95	81	1.58	6.51	36
Interest rate contracts	14.59	30.32	45	9.89	40.32	27	12.91	34.36	37	8.17	2.87	81	1.58	6.40	36
Interest rate futures and forward contracts	0.53	4.59	53	0.44	11.14	41	0.23	6.21	35	0	0.08	39	0	0.25	45
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	14.07	20.33	53	9.44	23.70	33	12.68	20.83	45	8.17	2.19	82	1.58	5.18	45
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							16.11	42.82	6	17.28	24.81	20	15.05	25.18	15

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,691,582	1,038,285	1,477,908	675,239	118,809
Interest rate contracts	1,691,582	1,038,285	1,477,908	675,239	118,809
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	60,909	46,704	26,153	0	198
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,630,673	991,581	1,451,755	675,239	118,611
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,691,582	1,038,285	1,477,908	675,239	118,809
Interest rate contracts	1,691,582	1,038,285	1,477,908	675,239	118,809
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,751,010	1,023,565	1,487,024	707,525	135,544
One year or less	1,769	0	0	26	8,150
Over 1 year to 5 years	468,190	84,533	301,177	53,657	13,587
Over 5 years	1,281,051	939,032	1,185,847	653,842	113,807
Gross negative fair value (absolute value)	27,608	49,705	46,169	10,815	1,840
Gross positive fair value.....	27,535	47,617	46,019	10,266	1,758
Held for trading.....	0	0	0	0	0
Non-traded.....	27,535	47,617	46,019	10,266	1,758
Current credit exposure on risk-based capital derivative contracts	27,535	47,617	46,019	10,266	1,671
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.52	76	100	94.85	79	100	94.10	77	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards	3.60	12.82	40	4.50	13.53	36	1.77	14.05	26	0	14.06	16	0.17	11.75	35
Written options	0	8.11	7	0	7.86	6	0	8.18	6	0	11.73	13	0	11.14	16
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0	48	0	0	49
Over-the-counter	0	7.80	7	0	7.35	7	0	7.73	7	0	10.84	13	0	10.65	16
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	2.45	35	0	1.29	38
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0	49	0	0	49
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	2.28	36	0	1.22	38
Swaps	96.40	69.64	78	95.50	69.06	80	98.23	68.76	89	100	64.61	90	99.83	65.42	80
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0	48	0	0	49
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	103.51	90.92	87	98.58	91.11	65	100.62	91.48	79	104.78	80.07	94	114.09	82.85	95
One year or less	0.10	26.80	7	0	31.34	3	0	32.05	4	0	15.20	30	6.86	12.75	56
Over 1 year to 5 years	27.68	28.69	53	8.14	27.94	24	20.38	27.06	45	7.95	22.92	36	11.44	22.66	44
Over 5 years	75.73	30.03	93	90.44	31.18	97	80.24	29.56	95	96.83	34.12	96	95.79	36.28	94
Gross negative fair value (absolute value)	1.63	1.21	68	4.79	1.98	89	3.12	1.55	79	1.60	1.30	58	1.55	0.66	89
Gross positive fair value	1.63	1.70	46	4.59	2.69	83	3.11	2.23	71	1.52	1.14	65	1.48	1.10	74
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	56	0.05	0.11	56	0.05	0.07	63	0.01	0	82	0	0.01	53
Gross positive fair value (X)	0.03	0.07	39	0.05	0.13	38	0.05	0.09	44	0.01	0	85	0	0.01	49
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0.03	0.01	75	0.05	0.02	84	0.05	0.02	85	0.01	0	91	0	0.01	59
Current credit exposure (X)	0.03	0.05	48	0.05	0.09	46	0.05	0.06	51	0.01	0.01	73	0	0	60
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.34	0.61	48	0.60	1.16	44	0.58	0.85	51	0.17	0.10	72	0.03	0.06	62

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	60,735	16,852	16,852	16,577	15,721
Gross losses	356	1,384	20,154	2,805	3,720
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	635	230	1,296	1,443	1,086
Net losses	-279	1,154	18,858	1,362	2,634
Provision for loan and lease losses	-1,038	8,708	57,401	1,637	3,490
Adjustments	0	5,229	5,340	0	0
Ending balance	59,976	29,635	60,735	16,852	16,577
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets															
-0.04	-0.11	54	0.34	0.87	20	0.51	0.51	56	0.02	0.12	18	0.05	0.12	27	
-0.05	-0.20	55	0.44	1.41	16	0.70	0.82	45	0.03	0.16	18	0.06	0.16	27	
372.04	-168.35	91	754.59	730.69	66	304.39	487.86	43	120.19	142.73	50	132.50	182.69	46	
Allowance for loan and lease losses / Total loans and leases not held for sale															
0.76	1.49	9	0.37	1.32	6	0.78	1.58	10	0.27	0.94	2	0.30	0.94	2	
0.76	1.47	9	0.37	1.30	7	0.78	1.55	10	0.27	0.93	2	0.30	0.93	2	
18.09	6.42	10.10	55	3.22	11.58	12	12.37	17.18	60	6.29	21.35	28			
140.27	291.29	21	95.01	310.68	11	111.19	299.17	12	67.19	315.75	6	62.99	285.36	7	
140.27	246.27	27	95.01	221.69	17	111.19	244.34	18	67.19	283.41	10	62.99	259.30	8	
Gross loan and lease losses / Average loans and leases															
0.02	0.24	9	0.07	0.34	18	0.25	0.34	49	0.05	0.16	22	0.07	0.15	34	
0.03	0.08	28	0.01	0.07	11	0.02	0.07	13	0.02	0.05	40	0.02	0.05	29	
-0.01	0.16	7	0.06	0.27	24	0.23	0.27	56	0.02	0.11	28	0.05	0.09	43	
0	0	44	0	0	46	0	0	44	0	0	49	0	0	48	
3.15	7.39	24	8.20	8.09	65	46.20	33.98	75	38.79	41.80	55	20.39	51.25	29	
-151.75	25.70	5	25.38	17.23	74	7.34	22.91	34	80.03	22.46	83	33.78	29.27	62	
Net losses / Average loans and leases															
-0.01	0.03	23	0.06	0.01	87	0.25	0.04	96	0.02	0.02	65	0.05	0.01	79	
-0.02	-0.01	29	0.15	0.01	94	0.11	0.01	92	0.06	0.02	81	0.02	0.01	67	
-0.99	-0.03	4	0.06	0	71	0.66	0.01	95	-0.01	0.02	24	0.06	0.02	75	
0.03	-0.01	88	0.15	0.01	92	0.08	0	91	0.06	0.02	83	0.02	0.01	68	
-0.01	0.05	18	0	0.01	26	0.33	0.07	92	0	0.02	30	0.07	0.01	86	
0	0	57	0	-0.01	68	0	0	59	0	-0.02	62	0	-0.02	57	
0	0	58	0	0	60	0	0	59	0	0	54	0	0	54	
0	0	57	0	-0.01	65	0	0	57	0	-0.02	62	0	-0.02	60	
0	0	54	0	0	61	0	0	58	0	0	56	0	0	50	
-0.01	0.07	14	0	0.02	21	0.46	0.11	89	-0.01	0.03	17	0.10	0.02	86	
-0.02	0.01	8	0	0.01	43	0.05	0.02	81	0.02	0.01	76	0.01	0.01	69	
0	0.06	58	0	0.01	20	0.40	0.08	89	-0.02	0.01	5	0.09	0.01	90	
0	0	57	0	0.01	51	0	0.02	46	0	0.01	45	0	0	49	
Real estate loans secured by farmland															
-0.02	0.20	13	-0.03	0.48	5	0.18	0.47	29	-0.05	0.27	5	0.05	0.18	38	
1.06	0.28	143	10	0.10	1.13	7	0.09	0.74	11	0.04	0.71	3			
2.41				3.52			2.92				1.89		1.65		
0.02				0.11			0.19				0.02		0.03		
0				0			0								
0	0.09	37	0	0.15	30	0	0.15	25	0	0.14	33	0	0.28	30	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		17,016		51,774		35,080		14,798		25,874					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases		42,758		31,190		54,625		25,081		26,316					
Total past due and nonaccrual loans and leases		59,774		82,964		89,705		39,879		52,190					
Restructured 30–89 days past due		938		1,218		756		1,148		2,761					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		5,108		6,326		5,490		6,568		3,627					
Total restructured loans and leases		6,046		7,544		6,246		7,716		6,388					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		10,964		14,807		12,008		16,892		20,084					
Other real estate owned		106		484		106		264		1,381					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.21	0.33	42	0.65	0.52	71	0.45	0.39	68	0.24	0.31	48	0.46	0.32	76
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0	0.03	15	0	0.03	14
Nonaccrual loans and leases	0.54	0.65	45	0.39	0.57	29	0.70	0.66	58	0.40	0.48	44	0.47	0.49	57
90+ days past due and nonaccrual loans and leases	0.54	0.82	38	0.39	0.75	20	0.70	0.85	45	0.40	0.54	35	0.47	0.54	50
30–89 days past due restructured	0.01	0.01	76	0.02	0.01	66	0.01	0.01	65	0.02	0	87	0.05	0.01	94
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.06	0.13	41	0.08	0.14	42	0.07	0.13	41	0.11	0.07	70	0.06	0.10	47
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.21	0.33	42	0.65	0.52	71	0.45	0.40	68	0.24	0.31	48	0.46	0.32	76
90+ days past due assets	0	0.11	8	0	0.12	9	0	0.12	8	0	0.03	15	0	0.03	14
Nonaccrual assets	0.54	0.66	44	0.39	0.58	29	0.70	0.67	58	0.40	0.48	43	0.47	0.49	57
30+ days past due and nonaccrual assets	0.75	1.18	32	1.04	1.32	39	1.15	1.29	53	0.64	0.87	38	0.93	0.88	61
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.37	0.50	44	0.30	0.48	29	0.48	0.52	51	0.30	0.39	39	0.35	0.39	53
90+ days past due and nonaccrual assets + other real estate owned	0.37	0.53	39	0.30	0.51	25	0.48	0.55	48	0.31	0.45	34	0.37	0.45	47
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.47	0.58	44	0.45	0.57	42	0.59	0.60	54	0.53	0.56	52	0.67	0.59	62
Allowance for loan and lease losses	91.31	69.27	76	160.95	74.58	91	111.13	66.66	84	257.45	92.08	94	304.89	95.97	95
Equity capital + allowance for loan and lease losses	3.51	5.03	32	3.31	4.68	34	4.37	4.97	46	3.71	4.77	42	4.79	5.09	54
Tier 1 capital + allowance for loan and lease losses	5.07	5.96	46	5.03	5.89	44	6.37	6.05	61	5.37	5.30	57	6.96	5.65	68
Loans and leases + other real estate owned	0.69	0.97	37	0.60	0.91	28	0.86	0.97	46	0.70	0.78	53	0.90	0.82	60

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.21	0.31	37	0.65	0.48	76	0.43	0.39	64	0.25	0.28	58	0.50	0.29	80
	90+ days past due		0	0.13	15	0	0.12	16	0	0.16	14	0	0.03	24	0	0.03	19
	Nonaccrual.....		0.53	0.76	41	0.38	0.54	37	0.68	0.76	51	0.42	0.45	48	0.48	0.48	57
Commercial and industrial	30–89 days past due		0.18	0.22	54	0.78	0.36	86	0.88	0.23	92	0.03	0.22	23	0	0.23	8
	90+ days past due		0	0.02	15	0	0.03	17	0	0.03	16	0	0.02	30	0	0.02	32
	Nonaccrual.....		0.36	0.69	34	0.78	0.90	52	0.77	0.75	58	0.17	0.74	23	0.63	0.61	61
Individuals	30–89 days past due		1.57	0.53	91	0.01	0.84	12	0.40	0.83	28	0	0.60	5	0	0.68	6
	90+ days past due		0	0.11	20	0	0.15	19	0	0.14	19	0	0.02	31	0	0.03	31
	Nonaccrual.....		2.61	0.22	97	0.04	0.19	35	2.70	0.28	93	0.02	0.12	41	0	0.15	14
Depository institution loans	30–89 days past due			0.01			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.17			0.35			0.17			0.10			0.11	
	90+ days past due			0			0.02			0			0			0.01	
	Nonaccrual.....			0.44			0.76			0.49			0.80			0.46	
Foreign governments	30–89 days past due			0.03			10.34			0							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.04			0.05			0.09							
Other loans and leases	30–89 days past due		0	0.13	16	0	0.26	12	0	0.18	15	0	0.28	23	0	0.18	23
	90+ days past due		0	0.01	34	0	0.01	31	0	0.01	33	0	0	40	0	0	41
	Nonaccrual.....		0	0.15	19	0	0.13	16	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.45	0.47	58	0.64	0.73	45	0.66	0.65	64	0.42	0.53	50	0.65	0.52	68
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.05	28	0	0.04	22
	Nonaccrual	0.32	0.88	18	0.38	0.79	25	0.34	0.89	20	0.37	0.55	32	0.42	0.61	39
Revolving	30–89 days past due	0.61	0.31	82	0.71	0.50	70	0.79	0.48	78	0.64	0.36	76	0.97	0.36	84
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual	1.06	1.31	64	1.10	1.07	68	1.12	1.13	67	0.98	0.34	89	0.58	0.35	77
Closed-end	30–89 days past due	0.45	0.48	57	0.63	0.76	46	0.65	0.65	63	0.40	0.56	45	0.62	0.54	65
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.05	29	0	0.05	24
Junior lien	30–89 days past due	0.28	0.85	17	0.33	0.77	24	0.30	0.87	19	0.33	0.57	29	0.41	0.64	37
	Nonaccrual	0	0.01	22	0.03	0.02	58	0	0.02	10	0	0.02	27	0.02	0.02	57
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.01	0.05	24	0.07	0.05	68	0	0.04	6	0.01	0.03	42	0.02	0.03	46
Commercial real estate	30–89 days past due	0.06	0.22	25	0.67	0.28	88	0.28	0.26	66	0.10	0.15	47	0.35	0.16	81
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual	0.66	0.62	58	0.38	0.32	64	0.90	0.62	71	0.48	0.34	67	0.53	0.41	68
Construction and development	30–89 days past due	0	0.22	15	0.45	0.32	71	0	0.28	11	0.02	0.20	48	0	0.17	21
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.01	43	0	0	44
1–4 family	Nonaccrual	0	0.50	11	0.04	0.24	34	1.66	0.41	87	0	0.18	21	0	0.18	21
	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.05	33	0	0.07	32
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	47	0	0	48
Other	Nonaccrual	0	0.02	29	0	0.03	30	1.20	0.03	97	0	0.01	40	0	0.04	37
	30–89 days past due	0	0.16	17	0.45	0.24	80	0	0.22	13	0.02	0.12	62	0	0.06	28
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0	44	0	0	45
	Nonaccrual	0	0.43	11	0.04	0.18	43	0.46	0.35	77	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.03	38	0	0.03	36
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	46	0	0	46
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.08	0.20	38	0.84	0.27	93	0.38	0.23	75	0.13	0.13	60	0.48	0.17	84
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.02	37	0	0.02	34
Owner Occupied	Nonaccrual	0.90	0.78	62	0.50	0.37	64	1.01	0.80	64	0.64	0.36	75	0.73	0.52	70
	30–89 days past due	0.02	0.06	36	0.22	0.11	79	0.03	0.07	42	0.07	0.06	63	0.28	0.08	85
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	40	0	0	38
Other	Nonaccrual	0.36	0.32	63	0.13	0.20	44	0.43	0.27	73	0.25	0.19	65	0.05	0.20	32
	30–89 days past due	0.07	0.12	51	0.62	0.14	94	0.35	0.14	81	0.06	0.05	73	0.21	0.07	82
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual	0.54	0.40	66	0.37	0.16	84	0.57	0.44	66	0.39	0.14	80	0.68	0.22	81
Farmland	30–89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30–89 days past due		0.75			1.31			0.95			0.87			1.03	
	90+ days past due		0.56			0.83			0.63			0.18			0.26	
	Nonaccrual		0.10			0.09			0.05			0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,044,600	1,045,052	1,049,714	795,661	737,752										
Retained earnings	398,280	364,273	378,268	358,666	305,056										
Accumulated other comprehensive income (AOCI)	312	509	621	-1,208	-3,450										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,443,192	1,409,834	1,428,603	1,153,119	1,039,358										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	549,837	560,750	556,597	425,232	395,035										
Accumulated other comprehensive income-related adjustments	312	1,056	621	-1,208	-3,450										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	893,043	848,028	871,385	729,095	647,773										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	893,043	848,028	871,385	729,095	647,773										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	126,928	70,884	126,888	62,651	62,199										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	126,928	70,884	126,888	62,651	62,199										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	126,928	70,884	126,888	62,651	62,199										
Tier 1 Capital	1,019,971	918,912	998,273	791,746	709,972										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	160,000	50,500	167,500	35,000	35,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	64,257	32,867	64,597	18,231	17,584										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	224,257	83,367	232,097	53,231	52,584										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	224,257	83,367	232,097	53,231	52,584										
Exited advanced approach tier 2 capital															
Total capital	1,244,228	1,002,279	1,230,370	844,977	762,556										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,890,062	10,349,242	11,135,791	8,207,462	7,525,012										
Less: Deductions from common equity tier 1 capital	549,837	560,750	556,597	425,232	395,035										
Less: Other deductions	0	0	3,487	0	0										
Total assets for leverage ratio	10,340,225	9,788,492	10,575,707	7,782,230	7,129,977										
Total risk-weighted assets	8,050,993	7,914,777	7,892,045	6,003,894	5,330,052										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.09	12.54	32	10.71	11.59	35	11.04	12.35	32	12.14	12.50	55	12.15	12.37	58
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	12.67	13.31	46	11.61	12.25	38	12.65	13.08	51	13.19	13.19	59	13.32	13.03	67
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	15.45	15.37	58	12.66	14.01	26	15.59	15.23	64	14.07	14.63	46	14.31	14.48	54
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	9.86	9.15	76	9.39	9.43	50	9.44	9.13	62	10.17	10.39	49	9.96	10.37	41
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	-100.00
Total property and casualty assets	0	0	0	0	0	0	-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	-100.00
Total property and casualty equity	0	0	0	0	0	0	-100.00
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	-100.00
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	0	0	0	0	0	14	-100.00
Other insurance activities income	0	0	0	0	0	14	-100.00
Insurance and reinsurance underwriting income	0	0	0	0	0	0	-100.00
Premiums	0	0	0	0	0	0	-100.00
Credit related insurance underwriting	0	0	0	0	0	0	-100.00
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	264,548	261,270	265,253	237,411	222,482	1.25	357.16

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			60			66.67		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			40			33.33		
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			0			0		
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.40	14	0	0.41	11	0	0.37	22	0	0.46	43
Premium income / Insurance activities revenue	2.23			2.84			2.84			0.03			0	0	48
Credit related premium income / Total premium income	33.33			45.10			38.23			100			50		
Other premium income / Total premium income	66.67			54.90			61.77			0			50		
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			37.86			72.25		
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62								
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			132.57			116.87		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.50	11	97	27.54	11.59	99	25.05	11.03	97	29.36	11.53	99	30.62	13.70	99
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.50	37	0	0.78	36	0	0.75	37	0	0	49	0	0

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	2,000	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,000	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			0			0	
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18							
Commercial and industrial loans		1.94			0.37			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....		-6.17			12.26			-2.40			-47.91			-27.26	
Total selected assets.....		-2.56			7.32			2.04			-25.04			5.03	
Deposits		2.95			13.75			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.32	0.35	0.33	0.41	0.46
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	10,188	18,190	54,704	79,747	32,847	-43.99	148.79
Dividends	10,000	18,000	54,000	79,000	32,000	-44.44	150.00
Interest	188	190	704	747	847	-1.05	97.89
Management and service fees	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Income from nonbank subsidiaries	0	0	1,600	1,500	0	0	0
Dividends	0	0	1,600	1,500	0	0	0
Interest	0	0	0	0	0	0	0
Management and service fees	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Income from subsidiary holding companies	0	0	0	0	0	0	0
Dividends	0	0	0	0	0	0	0
Interest	0	0	0	0	0	0	0
Management and service fees	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Total income from subsidiaries	10,188	18,190	56,304	81,247	32,847	-43.99	148.79
Securities gains (losses)	8,287	0	4,948	0	0	0	0
Other operating income	373	0	949	62	78		2231.25
Total operating income	18,848	18,190	62,201	81,309	32,925	3.62	358.48
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	0
Interest expense	2,284	538	7,790	2,055	2,060	324.54	
Other expenses	1,221	1,801	6,185	6,032	5,333	-32.20	140.35
Provision for loan and lease losses	0	0	0	0	0	0	0
Total operating expenses	3,505	2,339	13,975	8,087	7,393	49.85	589.96
Income (loss) before taxes	15,537	15,851	63,739	73,222	25,532	-1.98	331.22
Applicable income taxes (credit)	1,432	-519	2,900	-924	-846		
Extraordinary items							
Income before undistributed income of subsidiaries	14,105	16,370	60,839	74,146	26,378	-13.84	276.94
Equity in undistributed income of subsidiaries	18,592	163	2,470	14,427	45,554	11306.13	3924.24
Bank subsidiaries	18,015	-331	2,289	14,134	43,887		3799.35
Nonbank subsidiaries	577	494	181	293	1,667	16.80	
Subsidiary holding companies	0	0	0	0	0	0	0
Net income (loss)	32,697	16,533	63,309	88,573	71,932	97.77	677.76
Memoranda							
Bank net income	28,015	17,669	56,289	93,134	75,887	58.55	527.86
Nonbank net income	577	494	1,781	1,793	1,667	16.80	
Subsidiary holding companies' net income	0	0	0	0	0	0	0

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,684,613	96.92	1,520,963	98.97	1,608,715	93.06	1,240,281	1,128,942	10.76	544.14	
Common and preferred stock	1,519,211	87.40	1,493,775	97.20	1,499,339	86.73	1,203,132	1,104,485	1.70	531.75	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	165,402	9.52	27,188	1.77	109,376	6.33	37,149	24,457	508.36	685.65	
Other receivables	0	0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries	6,183	0.36	6,002	0.39	6,183	0.36	5,692	5,399	3.02	675.78	
Common and preferred stock	6,183	0.36	6,002	0.39	6,183	0.36	5,692	5,399	3.02	675.78	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	0	
Securities	36,467	2.10	0	0	93,207	5.39	1,000	1,000		3546.70	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	7,187	0.41	5,607	0.36	7,187	0.42	5,442	3,930	28.18	119683.33	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	0	
Intangible assets	0	0	0	0	0	0	0	0	0	0	
Other assets	3,781	0.22	4,163	0.27	13,425	0.78	1,720	953	-9.18	228.21	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	1,738,231	100.00	1,536,735	100.00	1,728,717	100.00	1,254,135	1,140,224	13.11	557.22	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures	160,000	9.20	50,500	3.29	167,500	9.69	35,000	35,000		216.83	
Other liabilities	8,111	0.47	5,517	0.36	5,726	0.33	3,365	3,667	47.02	7141.96	
Balance due to subsidiaries and related institutions	71,401	4.11	70,884	4.61	71,361	4.13	62,651	62,199	0.73	206.48	
Total liabilities	239,512	13.78	126,901	8.26	244,587	14.15	101,016	100,866	88.74	923.16	
Equity Capital	1,498,719	86.22	1,409,834	91.74	1,484,130	85.85	1,153,119	1,039,358	6.30	521.68	
Perpetual preferred stock (income surplus)	55,527	3.19	0	0	55,527	3.21	0	0			
Common stock	611	0.04	608	0.04	609	0.04	519	483	0.49	81.85	
Common surplus	1,086,763	62.52	1,078,439	70.18	1,082,189	62.60	840,693	757,963	0.77	301.02	
Retained earnings	398,280	22.91	364,273	23.70	378,268	21.88	358,666	305,056	9.34	72.40	
Accumulated other comprehensive income	312	0.02	509	0.03	621	0.04	-1,208	-3,450	-38.70		
Other equity capital components	-42,774	-2.46	-33,995	-2.21	-33,084	-1.91	-45,551	-20,694			
Total liabilities and equity capital	1,738,231	100.00	1,536,735	100.00	1,728,717	100.00	1,254,135	1,140,224	13.11	557.22	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	68,746	3.95	68,229	4.44	68,706	3.97	60,306	59,854	0.76	205.54	
Notes payable to subsidiaries that issued TPS	68,746	3.95	68,229	4.44	68,706	3.97	60,306	59,854	0.76	205.54	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital.....	8.78	12.54	21	4.67	3.93	49	4.35	7.29	20	7.84	10.58	20	7.37	11.03	11
Bank net income / Average equity investment in banks	7.42	12.55	8	5.24	4.73	51	3.92	7.45	15	7.86	10.85	20	7.69	11.56	9
Nonbank net income / Average equity investment in nonbanks	37.33	12.53	87	33.80	5.73	92	31.49	9.75	86	33.81	12.07	84	39.01	10.83	90
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.69			3.62			7.01			15.16			9.40	
Bank net income / Parent net income	85.68	95.97	18	106.87	95.67	50	88.91	88.16	20	105.15	103.77	62	105.50	104.73	57
Nonbank net income / Parent net income	1.76	2.83	65	2.99	5.47	72	2.81	3.59	66	2.02	1.08	78	2.32	0.99	79
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	15.98	17.74	61	9	19.50	41	16.48	20.06	62	8.76	9.66	50	9.70	9.50	54
Total debt / Equity capital	10.68	11.90	58	3.58	13.54	35	11.29	14.41	58	3.04	3.93	61	3.37	3.94	63
Total debt + notes payable to subs that issued TPS / Equity capital	15.26	14.30	67	8.42	15.86	44	15.92	16.67	65	8.27	7.99	54	9.13	7.93	56
Total debt + Loans guaranteed for affiliate / Equity capital	10.68	12.02	58	3.58	13.93	35	11.29	14.68	57	3.04	3.97	61	3.37	3.98	61
Total debt / Equity capital – excess over fair value	10.68	12	58	3.58	13.68	35	11.29	14.52	58	3.04	3.93	61	3.37	3.94	63
Long-term debt / Equity capital	10.68	11.33	58	3.58	12.46	36	11.29	13.56	58	3.04	3.86	62	3.37	3.76	63
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	69.14	35.48	79	10.58	27.67	34	70.12	34.67	81	12.74	14.37	58	12.90	15.49	59
Double Leverage															
Equity investment in subs / Equity capital	101.78	102.85	47	106.38	103.91	66	101.44	102.81	43	104.83	104.21	55	106.79	104.10	64
Total investment in subs / Equity capital.....	112.82	108.21	78	108.31	111.18	61	108.81	110.16	68	108.05	104.48	68	109.14	104.38	70
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.20	0.22	54	1.36	1.22	69	0.34	0.47	49	0.63	0.44	61	0.98	0.36	79
Equity investment in subs – equity cap / Net income-div (X).....	0.31	0.74	31	3.59	2.81	72	1.05	1.82	40	1.03	1.47	49	1.66	1.18	75
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	118.79	111.20	57	148.33	154.20	57	104.23	136.59	35	194.28	153.39	76	91.38	113.37	35
Cash from ops + noncash items + op expense / Op expense + dividend	197.44	98.58	87	142.50	176.81	50	118.56	147.24	42	192.52	152.31	76	96.64	123.74	35
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100	85.35	57	101.31	90.08	55	102.69	134.08	38	103.57	105.99	47	110.59	108.88	62
Pretax operating income + interest expense / Interest expense	780.25	1,142.88	52	3,046.28	2,355.68	76	918.22	2,016.32	48	3,663.11	17,211.14	71	1,339.42	1,631.73	67
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	699.19	1,357.31	46	1,153.22	1,688.78	54	701.71	1,539.23	42	1,579.53	2,481.22	70	654.80	1,015.91	55
Dividends + interest from subsidiaries / Interest expense + dividends	75.80	117.86	35	168.24	186.57	59	111.04	150.43	35	223.85	196.13	73	103.87	140.89	41
Fees + other income from subsidiaries / Salary + other expenses.....	0	13.36	34	0	14.22	33	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X).....	32.57	33.13	67		20.55			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-2.20	3.97	8	0.09	2.60	37	-0.09	3.85	17	0.06	1.59	47	-0.05	1.59	16
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0			0	
Nonaccrual.....		1.22			1.57			1.03			8.16			0.70	
Total		1.27			1.72			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.04	1.80	47	0.04	3.20	43	0.04	2.66	43	0.06	0.13	68	0.06	0.14	67
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0	49	0	0	49

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	79.09	74.87	57	62.76	61.08	58	70.54	81.10	48	46.18	65.39	34	112.08	87.25	77
Dividends declared / Net income	34.12	23.13	68	62.14	81.32	50	67.79	42.29	84	38.66	25.65	71	41.10	24.10	74
Net income – dividends / Average equity.....	5.79	9.52	23	1.77	0.55	54	1.40	4.14	20	4.81	7.61	18	4.34	8.12	10
Percent of Dividends Paid															
Dividends from bank subsidiaries	89.64	101.14	44	175.20	182.33	59	125.82	132.17	54	230.72	160.93	77	108.24	131.90	45
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	3.73	3.41	73	4.38	2.59	79	0	2.83	26
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries	89.64	128.99	36	175.20	229.19	55	129.55	174.85	40	235.10	209.89	73	108.24	144.51	39
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	35.70	30.63	54	101.87	123.04	50	95.93	60.28	83	84.82	45.88	84	42.17	33.37	61
Interest income from bank subsidiaries.....	0.67	0.12	88	1.08	0.70	74	1.25	0.36	86	0.80	0.09	92	1.12	0.11	93
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	36.37	33.49	53	102.95	148.03	50	97.18	62.88	80	85.63	48.40	84	43.28	35.67	58
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.24	21	0	39.62	23	89.84	56.39	65	83.66	76.61	46	0	80.47	8
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	0	69.48	11	0	76.32	13	89.84	79.84	58	83.66	83.73	46	0	96.62	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			65.48			43.51	
Interest income from subsidiary holding companies		6.44			12.80			8.40			0			0	
Management and service fees from subsidiary holding companies		0.37			1			0.44			0			0	
Other income from subsidiary holding companies		-1.46			1.63			0.01			0			0.15	
Operating income from subsidiary holding companies		34.47			135.14			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	53.06	58.57	38	98.96	62.43	60	86.82	69.76	41	97.16	77.61	49	97.19	72.95	56
Interest income from bank subsidiaries.....	1	0.72	81	1.04	2.52	73	1.13	0.63	79	0.92	0.23	88	2.57	0.55	88
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	54.05	71.70	27	100	76.26	85	87.95	82.20	29	98.08	94.06	38	99.76	89.39	67
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	2.57	1.95	76	1.84	1.13	80	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	10.59	21	0	9.13	20	2.57	4.70	68	1.84	1.56	78	0	3.33	23
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	2.35	44	0	5.35	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	42.97	29.59	69	135.11	30.31	92	41.02	27.08	68	172.30	70.71	80	171.01	81.26	81